

Employee Benefits

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Current Plan

- Short Plan Year 9/1/24 – 12/31/24
- Move to a calendar year beginning January 1, 2025
- Benefits put in place 9/1/24 would simply roll over on January 1st

Updates

- Expecting excessive premiums in January
- Current claims reconciliations
- Reported shortfall due to inadequate stop/loss coverage on the current medical plan
- Insufficient time to conduct a full RFP due to delayed notification from the insurance provider
- Plan we can trust and our employees' value
- Enrollment presentations must be made by the end of October due to the following time constraints:
 - Enrollment first two weeks of November
 - Data test file on November 18, 2024
 - Employee data upload into payroll on December 2, 2024
 - Payroll processed December 13, 2024

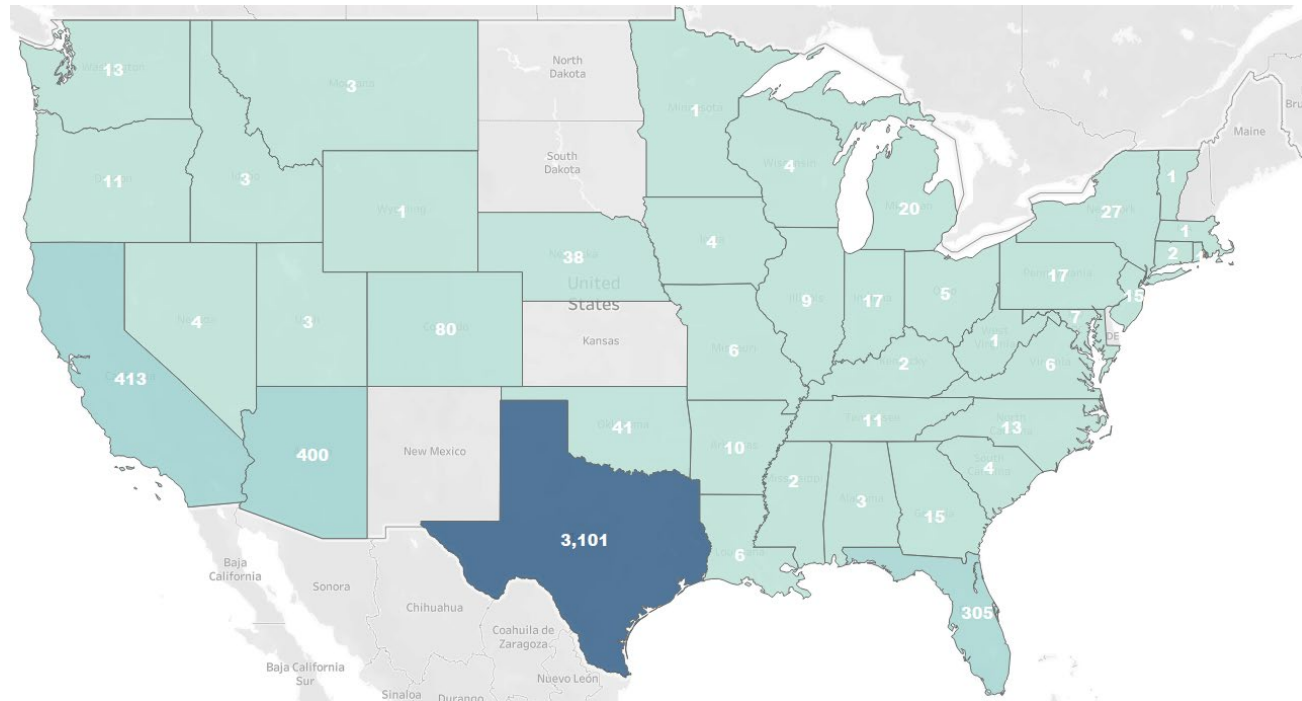
Opportunities

PHARMACY MARKETING	"GO TO THE DOCTOR" CAMPAIGN	OON CLAIMS PROCESSING	STOP LOSS OPTIMIZATION	SURGICAL COE
<p>Market services and review contracts to ensure optimal provisions, definitions, pricing, and rebates</p> <p>30-35% of drug spend should be returned in rebates</p> <p>4.0% to 7.5% Annual Value</p>	<p>Incentivize members to complete an annual primary care physician wellness visit</p> <p>1.0% to 1.2% Annual Value</p>	<p>Improve discounts on OON claims and eliminate shared savings paid to carrier by paying OON claims at a Medicare plus rate</p> <p>RISK MITIGATION</p>	<p>Optimize the stop loss deductible based on risk profile and historical claims experience</p> <p>Review contract terms to ensure plan protections at renewal</p> <p>RISK MITIGATION</p>	<p>Implement a physician-centric COE model focused on quality though reduced complications and reduced costs through bundled case rates</p> <p>RISK MITIGATION</p>

**TOTAL ESTIMATED MEDICAL/PHARMACY SAVINGS OPPORTUNITY:
5.0% to 8.7%**

- Additional Considerations:**
- Anticipate 2-6% pharmacy savings available through formulary considerations
 - Review cost drivers for targeted point solutions to meet member needs to further drive cost savings

Medical network analysis



Market share yields negotiating power and results in higher discounts







Market share is dominated by just two carriers in 44 out of 50 states

Recommend exploring a medical discounts and pharmacy contract negotiation

State	Largest Insurer	Market Share	Second Largest Insurer	Market Share	Third Largest Insurer	Market Share
Texas	BCBS	52%	UHC	30%	Aetna	8%
California	Kaiser	52%	Anthem	15%	Blue Shield	11%
Arizona	BCBS	57%	UHC	23%	Aetna	9%
Florida	BCBS	46%	UHC	23%	Aetna	18%

*SOURCE: Kaiser Family Foundation 2021 Market Share Analysis of Commercial Group Market

Benchmarking

2023 District Data	 spring ISD	 LAMAR CISD A PROUD TRADITION A BRIGHT FUTURE	 ALDINE Independent School District	 ALVIN Independent School District	 FBISD INSPIRE • EQUIP • IMAGINE	 HOUSTON INDEPENDENT SCHOOL DISTRICT	 KATY Katy Independent School District	 PASADENA INDEPENDENT SCHOOL DISTRICT www.pasadenaisd.org
# of Schools	43	48	83	33	86	274	78	67
# of Students	33,406	39,579	61,633	28,085	77,545	187,000	88,368	49,326
Carrier	Cigna	UHC	Aetna	UHC	UHC	Aetna	Aetna	Aetna
# of Medical Plans	3	7	4	5	5	6	3	4
PPO/POS	2	2	0	0	1	0	1	1
HDHP/HRA/HSA	1	1	1	1	2	0	1	0
In-Network Only/EPO/HMO/ACO	0	4	3	4	2	6	1	3
ISD Monthly Contribution for Medical Insurance	\$275	\$540	\$425	\$450	\$570	\$629	\$385	\$295
Average Monthly Employee Only Contribution	\$221	\$126	\$132	\$197	\$142	\$74	\$117	\$181
Average Monthly Family Contribution	\$1163	\$979	\$1326	\$970	\$647	\$543	\$884	\$661

Solution

K-12
Niche

Custom
Benchmarking

Pharmacy
Collective

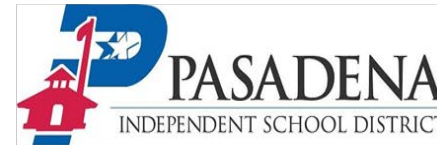
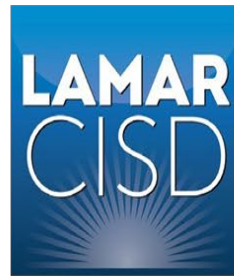
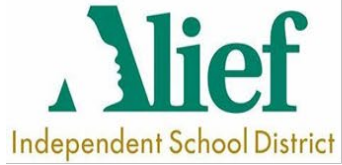
Vendor
Management &
Procurement

Underwriting
& Actuarial
Services

Compliance
Support Tools



KIPP:



Additional Considerations

- Current supplemental benefits provider and TPA is Higginbotham
- Market research and analysis indicate that FFGA can provide more comprehensive supplemental benefits administration

Simplifying your process

- Benefits Management System
- Consolidated Billing/Bill Reconciliation
- FSA/HSA Plan Administration
- COBRA
- 403(b) and 457 Administration

Benefits

Education & Enrollment

- The annual open enrollment is a prime chance to demonstrate our dedication to employee well-being and foster engagement.
- Communication is vital
- Employees will not understand that they must reenroll

Total benefit solution driven by *high-touch, high-tech* philosophy for success.

- Employee Benefits Center
- MyFFGA Benefits+ Mobile App
- Pre, During and Post-Enrollment Communications
- Assisted and Online Enrollment Option
- Dedicated Service Team



OPEN ENROLLMENT MATERIALS

- POSTCARDS
- BENEFITS GUIDE
- FLYERS
- POSTERS
- EMAILS & TEXTS

FFGA
Benefits Administration

GOOSE CREEK

**2024-25
BENEFITS
ENROLLMENT**

**ENROLLMENT DATES:
<INSERT ENROLLMENT DATES>**

Get *one-on-one* help with your benefits by meeting with your FFGA representative.

Get *one-on-one* help with your benefits by meeting with your FFGA representative.

- <ENTER DATE>
- <ENTER TIME>
- <ENTER LOCATION INFO>



Scan the QR code to learn about this year's benefits!

For plan details and brochures, visit your Employee Benefits Center:
<INSERT BENEFITS.FFGA.COM>

NEW HIRE BENEFITS ENROLLMENT INFORMATION

Don't miss your chance to enroll!
You have 31 days from your actively-at-work date to make your enrollment selections.

Group Name:
IT'S TIME TO ENROLL IN YOUR BENEFITS!

ENROLLMENT DATES: <INSERT DATES>

Now is the time to review your current coverage and enroll in the benefits provided by your employer. During open enrollment, you can select from both employer-paid and voluntary insurance plans to protect you and your family. You can also update your dependents and beneficiaries if needed.

Enrollment details are below. For more information on available benefits, visit your EBC at <insert benefits.fga.com>

THREE WAYS TO ENROLL
During open enrollment, you can enroll online, by phone or on-site with your FFGA Account Representative.

- **ON-SITE:** Your dedicated FFGA representative will be onsite at <the Benefits Office>. Please view the schedule below for exact dates and times.
- **BY PHONE:** Visit <insert benefits.fga.com> to schedule a time for your FFGA representative to call you during enrollment.
- **ONLINE:** When open enrollment begins, you can log in to enroll on your 2024-25 benefits. Please see the box on the right for instructions on how to view your personal information online.

USEFUL INFORMATION
No changes will be allowed until the annual open enrollment period unless you have an ERISA approved event.

WHAT'S NEW?
<insert new information here or delete if you don't have space for this>

DATES	TIMES	LOCATION
Monday	7 a.m. to 4 p.m.	Library
Tuesday/Thursday	7 a.m. to 5 p.m.	Break room
Friday	8 a.m. to noon	Library

ONLINE ENROLLMENT INSTRUCTIONS
Visit <insert benefits.fga.com> to view available benefits. When you are ready to enroll, click on the flow to enroll tab and click on the red Enroll Now button to begin.

LOGIN AND PIN
You login to your social security number, not number 00000000000000000000. You PIN is the last four digits of your social security number and the last two digits of your birth year (678907).
• Verify your personal information.
• Verify all dependent information including SSN and date of birth. This step is very important!

NEED TECHNICAL HELP?
Contact the FFGA Help Desk Monday-Friday from 7 a.m. to 5 p.m. Central.
Phone: 855-523-8422
Email: <insert benefits.fga.com>

View benefit descriptions, brochures and plan documents at <insert EBC link: benefits.fga.com>

MEDICAL PLAN ENROLLMENT IS HERE!

<INSERT DATES>

**<GROUP NAME> EMPLOYEES:
TIME TO ENROLL IN YOUR MEDICAL PLAN!
JULY 12 – AUGUST 23, 2024**

Go to EBC URL <insert link> to view benefit information. Once enrollment begins, you can log in to your 2024-25 benefits by following the directions below.

ENROLL
Visit <insert benefits.fga.com> to view available benefits. When you are ready to enroll, click on the flow to enroll tab and click on the red Enroll Now button to begin.

LOGIN AND PIN
You login to your social security number, not number 00000000000000000000. You PIN is the last four digits of your social security number and the last two digits of your birth year (678907).
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Email: <insert benefits.fga.com>

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CAUTION
If you miss the open enrollment period this year, you will not be able to enroll in the same medical plan for the next year. If you are satisfied with your current medical election you do not have to re-enroll. No changes will be allowed until the annual open enrollment period unless you have an ERISA approved event.

HELP
Help Desk: Monday-Friday from 7 a.m. to 5 p.m. Central
Log in help, PIN and error messages <insert link>

Monday, March 25
8:30

MESSAGES

Text is sent on behalf of <insert group name> - Supplemental Benefits Open Enrollment will begin soon! You can enroll with online 24/7 from <insert Enrollment Dates>. Visit <https://ffga.benselect.com/Enroll/login.aspx> to get started. For technical help, call the FFGA Help Desk at (855) 523-8422.

FFGA
Benefits Administration

GOOSE CREEK

**<Insert Group Name>
IT'S TIME TO ENROLL IN YOUR BENEFITS!**

**ENROLLMENT DATES:
<insert Enrollment Dates>**

Now is the time to review your current coverage and enroll in the benefits provided by your employer. During open enrollment, you can select from both employer-paid and voluntary insurance plans to protect you and your family. You can also update your dependents and beneficiaries if needed.

Enrollment details are below. For more information on available benefits, visit your EBC <insert group EBC link>

GOOSE CREEK

**<Insert Group Name>
2024-25 OPEN ENROLLMENT
IS COMING SOON!**

Medical | Dental | Vision | Supplemental Insurance

OPEN ENROLLMENT DATES: <INSERT ENROLLMENT DATES>

FFGA
Benefits Administration

During open enrollment, you can select from both employer-paid and voluntary insurance plans to protect you and your family.

HOW TO ENROLL
During open enrollment, you can enroll online, by phone or on-site with your FFGA Account Representative.

PREPARE FOR ENROLLMENT
Visit <benefits.fga.com/groupname> to educate yourself and decide what benefits would work best for you and your loved ones.

Scan the QR code to learn more about the plans that are available this plan year!

**GROUP NAME ISD 2024-2025
BENEFITS GUIDE**

GOOSE CREEK
EMPLOYEE BENEFITS ADMINISTRATION

FFGA
Benefits Administration

Account Rep Name, Title, Phone, Email Address, EBC URL (create hyperlink)

Group Contact Name, Title, Phone, Email Address

16945 Northchase Dr., Ste. 1800 Houston, TX 77060 | Phone: 888-523-8422 | www.fga.com

Timeline

Procurement @ 2 weeks	Action Item
September 22, 2024	RFP Medical Only Released – Advertisement #1
September 27, 2024	Q&A Period Closes
September 30, 2024	Addendum 1 (Q&A) Posted
October 6, 2024	Proposal Deadline
October 11, 2024	Gallagher Analysis Due to Goose Creek
October 14, 2024	Goose Creek CISD Evaluation Period Begins
October 14, 2024	Carrier Interviews and Final Evaluations
October 17, 2024	Special Session Board Approval
November 4 – November 15, 2024	Open Enrollment
January 1, 2025	Plan Effective Date

Exciting Updates



HCA HEALTHCARE WILL ASSUME
WELLNESS CLINIC ON OCTOBER
1ST



EXPANDED HOURS



POSSIBLE SATURDAY HOURS
AFTER REVIEWING USAGE DATA